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Attorneys for the Plaintiffs and Proposed
Settlement Class

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA**

**PATRICIA CONNOR, AND SHERI L.
BYWATER, INDIVIDUALLY AND ON
BEHALF OF ALL OTHERS
SIMILARLY SITUATED**

PLAINTIFFS,

V.

**JPMORGAN CHASE BANK AND
FEDERAL NATIONAL MORTGAGE
ASSOCIATION A/K/A FANNIE MAE,**

DEFENDANTS.

Case No: 10-CV-1284 DMS(BGS)

CLASS ACTION

**DECLARATION OF PATRICIA
CONNOR IN SUPPORT OF MOTION
FOR FINAL APPROVAL OF CLASS
ACTION SETTLEMENT**

DATE: AUGUST 3, 2012

TIME: 1:30 P.M.

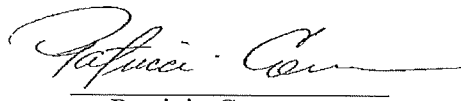
CTRM: 10

THE HON. DANA M. SABRAW

1. I, Patricia Connor, am the Plaintiff in this action, and was approved in the Court's March 12, 2012 Preliminary Approval Order to serve as Class representative in this action. I submit this declaration in support of the Joint Motion for Final Approval of the Class Action settlement. If called as a witness, I would competently testify to the matters herein from personal knowledge.
2. I have participated in the litigation of this action throughout the case as detailed in the declaration I filed in support of the motion for attorneys' fees and incentive payment to be heard at the time of the final approval motion. I have discussed the terms of the settlement with Class Counsel prior to the entry of the Preliminary Approval Order and understand those terms. I have read and signed the Settlement Agreement filed in support of Preliminary Approval. I support the final approval of this settlement and believe the settlement is fair and reasonable.
3. I understand that 55,872 of the 1,181,441 Subclass A members filed claims. Because the amount to be paid out in claims will be paid on a pro rata basis, each of the claimants will divide the entire amount remaining in the Settlement Fund, after deducting attorneys' fees and costs of litigation and any incentive payment awarded by the Court. As a result, each claimant will receive an amount substantially higher than they would have received if more claims had been filed.
4. I understand that no objections have been filed or received opposing any part of the settlement. I also understand that only 209 persons have requested to be excluded from the settlement. As a result, I feel that is a further indication of the merits of the settlement and is a reason for granting final approval.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on July 19, 2012 at Rialto, California, pursuant to the laws of the United States.


Patricia Connor